
OLR Bill Analysis

sSB 101

AN ACT CONCERNING UNINSURED MOTORIST COVERAGE FOR BODILY INJURY TO A NAMED INSURED OR RELATIVE DURING THE THEFT OF A MOTOR VEHICLE.

SUMMARY:

By law, automobile insurers are not required to provide uninsured and underinsured motorist coverage to an insured or related household member if either is injured or killed as an occupant of, or struck as a pedestrian by, an uninsured or underinsured motor vehicle or motorcycle that the insured owns.

The bill creates an exception for stolen vehicles. Beginning October 1, 2012, it prohibits automobile insurers that issue or renew policies from denying uninsured, but not underinsured, motorist coverage to a named insured or related household member solely because he or she is struck as a pedestrian during the theft of a covered vehicle the insured owns.

The bill also makes technical changes.

EFFECTIVE DATE: October 1, 2012 and applicable to claims arising on or after that date

BACKGROUND

Uninsured Motorist Coverage

Uninsured motorist coverage reimburses costs related to injuries to a person, his or her family members, or passengers if an uninsured or hit-and-run driver collides with his or her vehicle. Underinsured motorist coverage reimburses costs when an at-fault driver has insufficient insurance to pay for a person's total loss. This coverage will also protect a person hit as a pedestrian.

COMMITTEE ACTION

Judiciary Committee

Joint Favorable Substitute

Yea 45 Nay 0 (03/28/2012)